

**United States Bankruptcy Court  
Eastern District of New York**

In re **Jessica Bryan**

Debtor(s)

Case No. **8-25-71549**  
Chapter **7**

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- **Amended Schedule A/B to correct value of Real Property, 19 Darcy Avenue Manorville, NY 11949, based on Appraisal dated 4/24/2025.**
- **Amended Schedule C to reflect corrected value of Real Property and exemptions.**

**NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES**

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows:

- **Amended Schedule A/B to correct value of Real Property, 19 Darcy Avenue Manorville, NY 11949, based on Appraisal dated 4/24/2025.**
- **Amended Schedule C to reflect corrected value of Real Property and exemptions.**

Date: **May 7, 2025**

**/s/ Darren Aronow**  
**Darren Aronow 4094074**  
Attorney for Debtor(s)  
**Aronow Law, P.C.**  
**7600 Jericho Turnpike**  
**Suite 115**  
**Woodbury, NY 11797**  
**516-762-6701 Fax: 516-342-5362**  
**darren@dalawpc.com**

**Fill in this information to identify your case and this filing:**

Debtor 1	<b>Jessica Bryan</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF NEW YORK</u>			
Case number <u>8-25-71549</u>			

☒ Check if this is an amended filing

**Official Form 106A/B****Schedule A/B: Property****12/15**

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**19 Darcy Avenue**

Street address, if available, or other description

**Manorville NY 11949-0000**

City State ZIP Code

**Suffolk**

County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**Value by Bertolini Appraisals, 4/24/2025**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?  
**\$780,000.00**

Current value of the portion you own?  
**\$780,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee Simple**

☐ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>****\$780,000.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Jessica BryanCase number (if known) 8-25-71549**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☒ No  
☐ Yes

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories***Examples:* Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

\$0.00**Part 3: Describe Your Personal and Household Items****Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**6. Household goods and furnishings***Examples:* Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe.....

**5 Bedroom Sets, 2 Living Room Sets, Kitchen Table, Assorted Kitchenware.**  
**Location: 19 Darcy Avenue, Manorville NY 11949**

\$4,500.00**7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe.....

**5 Televisions, 2 Tablets, 1 Laptop and Gaming System(s).**  
**Location: 19 Darcy Avenue, Manorville NY 11949**

\$2,000.00**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe.....

**9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes. Describe.....

**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe.....

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe.....

Debtor 1 Jessica BryanCase number (if known) 8-25-71549

**Everyday Casual Clothing.**  
**Location: 19 Darcy Avenue, Manorville NY 11949**

**\$1,000.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....

**Earrings, Fashion Jewelry.**  
**Location: 19 Darcy Avenue, Manorville NY 11949**

**\$1,325.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....

- 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$8,825.00****Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes.....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

**PNC Bank**  
**Account ending in 9331**

17.1. **Checking****\$172.26**

**TD Bank**  
**Account ending in 0915**

17.2. **Checking****\$10,665.89****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Debtor 1 Jessica BryanCase number (if known) 8-25-71549**Your Way Tax  
Opened: 2012-Current****100** %**\$0.00****20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☐ No☒ Yes. Give specific information about them...

**Author and Publisher of 3 Childrens Book(s)**  
**Today Was Fun, By Jessica Ayala, 12/2021**  
**My Brother is my Hero, By Jessica Ayala, 11/2021**  
**Alphabet Interactive Book, By Jessica Ayala, 12/2021**

**\$0.00****27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them...**Money or property owed to you?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Debtor 1 **Jessica Bryan**Case number (if known) **8-25-71549****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☐ No☒ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund  
value:**Allianz Term Life Insurance**  
**Policy ending in 2728**  
**No cash value****Family****\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No☐ Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☐ No☒ Yes. Describe each claim.....**Potential Medical Malpractice Claim, IVF Treatment**  
**No Action Filed, Represented by Oft Law PLLC.**  
**Bart Torvik, Bart@oftlaw.com**  
**Phone: 866.205.8234**  
**Address: 800 La Salle Ave Suite 2260, Minneapolis, MN 55402****\$0.00****34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$10,838.15****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**☐ No. Go to Part 6.☒ Yes. Go to line 38.**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

Debtor 1 Jessica BryanCase number (if known) 8-25-71549**38. Accounts receivable or commissions you already earned**☐ No☒ Yes. Describe.....

<b>Your Way Tax Assets: Laptop, Office Desk, Printer</b> <b>Location: 19 Darcy Avenue, Manorville NY 11949</b>
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**\$1,200.00****39. Office equipment, furnishings, and supplies***Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices☒ No☐ Yes. Describe.....**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**☒ No☐ Yes. Describe.....**41. Inventory**☒ No☐ Yes. Describe.....**42. Interests in partnerships or joint ventures**☒ No☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**43. Customer lists, mailing lists, or other compilations**☒ No.☐ Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?☒ No☐ Yes. Describe.....**44. Any business-related property you did not already list**☒ No☐ Yes. Give specific information.....**45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....****\$1,200.00****Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**☒ No. Go to Part 7.☐ Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

Debtor 1 **Jessica Bryan**Case number (if known) **8-25-71549****53. Do you have other property of any kind you did not already list?***Examples: Season tickets, country club membership*☒ No☐ Yes. Give specific information.....**54. Add the dollar value of all of your entries from Part 7. Write that number here .....****\$0.00****Part 8: List the Totals of Each Part of this Form**

<b>55. Part 1: Total real estate, line 2 .....</b>		<b>\$780,000.00</b>
<b>56. Part 2: Total vehicles, line 5</b>	<b>\$0.00</b>	
<b>57. Part 3: Total personal and household items, line 15</b>	<b>\$8,825.00</b>	
<b>58. Part 4: Total financial assets, line 36</b>	<b>\$10,838.15</b>	
<b>59. Part 5: Total business-related property, line 45</b>	<b>\$1,200.00</b>	
<b>60. Part 6: Total farm- and fishing-related property, line 52</b>	<b>\$0.00</b>	
<b>61. Part 7: Total other property not listed, line 54</b>	<b>+</b> <b>\$0.00</b>	
<b>62. Total personal property. Add lines 56 through 61...</b>	<b>\$20,863.15</b>	<b>Copy personal property total \$20,863.15</b>
<b>63. Total of all property on Schedule A/B. Add line 55 + line 62</b>		<b>\$800,863.15</b>



**Fill in this information to identify your case:**

Debtor 1	<b>Jessica Bryan</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case number (if known)	8-25-71549		

☒ Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

4/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
19 Darcy Avenue Manorville, NY 11949 Suffolk County Value by Bertolini Appraisals, 4/24/2025 Line from <i>Schedule A/B</i> : 1.1	\$780,000.00	<input checked="" type="checkbox"/> \$1.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
5 Bedroom Sets, 2 Living Room Sets, Kitchen Table, Assorted Kitchenware. Location: 19 Darcy Avenue, Manorville NY 11949 Line from <i>Schedule A/B</i> : 6.1	\$4,500.00	<input checked="" type="checkbox"/> \$4,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
5 Televisions, 2 Tablets, 1 Laptop and Gaming System(s). Location: 19 Darcy Avenue, Manorville NY 11949 Line from <i>Schedule A/B</i> : 7.1	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Everyday Casual Clothing. Location: 19 Darcy Avenue, Manorville NY 11949 Line from <i>Schedule A/B</i> : 11.1	\$1,000.00	<input checked="" type="checkbox"/> \$800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Jessica Bryan**Case number (if known) **8-25-71549**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Everyday Casual Clothing.</b> <b>Location: 19 Darcy Avenue,</b> <b>Manorville NY 11949</b> Line from Schedule A/B: <b>11.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Earrings, Fashion Jewelry.</b> <b>Location: 19 Darcy Avenue,</b> <b>Manorville NY 11949</b> Line from Schedule A/B: <b>12.1</b>	<b>\$1,325.00</b>	<input checked="" type="checkbox"/> <b>\$1,325.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Checking: PNC Bank</b> <b>Account ending in 9331</b> Line from Schedule A/B: <b>17.1</b>	<b>\$172.26</b>	<input checked="" type="checkbox"/> <b>\$172.26</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Checking: TD Bank</b> <b>Account ending in 0915</b> Line from Schedule A/B: <b>17.2</b>	<b>\$10,665.89</b>	<input checked="" type="checkbox"/> <b>\$10,665.89</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Potential Medical Malpractice Claim,</b> <b>IVF Treatment</b> <b>No Action Filed, Represented by Oft</b> <b>Law PLLC.</b> <b>Bart Torvik, Bart@oftlaw.com</b> <b>Phone: 866.205.8234</b> <b>Address: 800 La Salle Ave Suite</b> <b>2260, Minneapolis, MN 55402</b> Line from Schedule A/B: <b>33.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$31,575.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(11)(D)</b>
<b>Your Way Tax Assets: Laptop, Office</b> <b>Desk, Printer</b> <b>Location: 19 Darcy Avenue,</b> <b>Manorville NY 11949</b> Line from Schedule A/B: <b>38.1</b>	<b>\$1,200.00</b>	<input checked="" type="checkbox"/> <b>\$1,200.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

3. **Are you claiming a homestead exemption of more than \$214,000?**

(Subject to adjustment on 4/01/28 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No☐ Yes

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK**

-----X  
In re:

**Jessica Bryan**  
**aka, Jessica Mercedes Bryan**  
**aka, Jessica Mercedes Ayala**

Case No. **8-25-71549**

Chapter: **7**

Debtor(s)  
-----X

**AFFIDAVIT PURSUANT TO LOCAL RULE 1009-1(a)**

Jessica Bryan, undersigned debtor herein, swears as follows:

1. Debtor filed a petition under chapter 7 of the Bankruptcy Code on April 22, 2025.
2. Filed herewith is an amendment to Schedule A/B and Schedule C previously filed herein.
3. Annexed hereto is a listing setting forth the specific additions or corrections to, or deletions from, the affected list(s), schedule(s) or statement(s). The nature of the change (addition, deletion or correction) is indicated for each creditor or item listed.
4. An amended mailing matrix is annexed hereto, reflecting only changes adding or deleting as have been referred to above.

Dated: May 7, 2025

/s/ Jessica Bryan

Jessica Bryan

(Signature of Debtor)

Sworn to before me this 7th  
day of May 2025,

/s/ DARREN ARONOW  
**NOTARY PUBLIC STATE OF NEW YORK**  
**REG. # 01AR6022417**  
**QUALIFIED IN NASSAU COUNTY**  
**COMMISSION EXPIRES MARCH 29, 2027**

Notary Public, State of New York

***Reminder: No amendment of schedules is effective until proof of service in accordance with EDNY LBR 1009-1(b) has been filed with the Court.***

If this amendment is filed prior to the expiration of the time period set forth in Fed. R. Bankr. P. 4004 and 4007, it will be deemed to constitute a motion for a 30-day extension of the time within which any added creditors may file a complaint to object to the discharge of the debtor and/or to determine dischargeability. This motion will be deemed granted without a hearing if no objection is filed with the Court and served on debtor within 14 days following filing of proof of service of this affidavit, all attachments and the amended schedules in accordance with EDNY LBR 1009-1.